Frequently Asked Questions

Natural Gas

1. What costs make up my natural gas bill?

There are four parts to your natural gas bill

1. Gas Commodity Charge:

The cost of the natural gas that flows through your meter – shown on your bill in measurements of 100 cubic feet (Ccf). This cost accounts for 75% to 80% of your bill. The rate is either regulated by the Michigan Public Service Commission (MPSC), or set by an Alternative Gas Supplier (AGS) if you choose to participate in a Gas Customer Choice Program.

2. Delivery Charge:

The cost of delivering the gas from a central pipeline to your home or business. This charge includes construction and maintenance costs, depreciation costs, operating expenses, taxes, and the company's return on invested capital. This charge is based on the amount of gas used (Ccf) and is regulated by the MPSC.

3. Customer Charge:

A fixed monthly charge that covers the cost of connecting you to the utility's system. This includes the cost of your service line and meter and expenses associated with meter reading, billing, administrative costs, and service line maintenance. This fixed monthly charge is the same no matter how much natural gas you use. This charge is regulated by the MPSC.

4. Sales Tax

The Michigan Department of Treasury requires the utility company to collect 4% sales tax from residential customers and 6% from business customers. Larger cities assess and collect a Utility Users Tax through the energy bills. The utility company collects the taxes from the customers and remits the amounts to the taxing authority.

2. Does the natural gas company profit from natural gas price increases?

Increased natural gas prices do not result in any additional profit for regulated natural gas companies. Under Michigan law, the regulated utility sells its natural gas to consumers at the same price that it pays for the gas with no mark-up.

3. With higher costs, how can I better manage my energy bill?

All Commission-regulated natural gas companies offer equal monthly payment plans (or budget plans) to help you manage your winter heating bills by setting your monthly bill at an average amount. You may contact your utility company to establish a payment plan. There are no costs associated with setting up a plan. In addition, there are many ways you can reduce your natural gas usage. Check out the U.S. Department of Energy's brochure Saving Energy Tips at http://www.eere.energy.gov/consumer/tips/.

4. Can the utility company estimate my bill?

Utility companies are allowed to estimate a bill every other month. However, an estimated bill has to be clearly identified. Utilities may also estimate bills due to weather conditions, meter locations, emergencies, work stoppage or any other circumstances beyond the control of the company. The Michigan Public Service Commission Billing and Payment Standards can be found at https://www.state.mi.us/orr/emi/admincode.asp?AdminCode=Single&Admin_Num=46002101&Dpt=Cl&RngHigh="https://www.state.mi.us/orr/emi/admincode.asp">https://www.state.mi.us/orr/emi/admincode.asp?AdminCode=Single&Admin_Num=46002101&Dpt=Cl&RngHigh="https://www.state.mi.us/orr/emi/admincode.asp">https://www.state.mi.us/orr/emi/admincode.asp?AdminCode=Single&Admin_Num=46002101&Dpt=Cl&RngHigh="https://www.state.mi.us/orr/emi/admincode.asp">https://www.state.mi.us/orr/emi/admincode.asp

The Michigan Public Service Commission's <u>Consumer Alert on estimated bills</u> (at http://www.cis.state.mi.us/mpsc/execsec/alerts/estimate.htm) has additional information on estimated bills.

5. What programs are available if I'm experiencing difficulty paying my bills?

Winter Protection Plan

The Winter Protection Plan protects senior and low-income customers of Commission-regulated natural gas and electric companies, rural electric cooperatives and alternative electric suppliers from electric or natural gas service shut-off and high utility payments between November 1 and March 31. Persons qualify for the plan if they meet any of the following criteria:

- are age 65 or older, or
- receive Michigan Department of Human Services cash assistance, or
- receive Food Stamps or Medicaid, or
- have a household income at or below 200% of poverty level.

Winter Protection allows eligible low income customers to make monthly payments of at least 6% of their estimated annual bill, along with a portion of any past-due amount, November through March, and avoid shut-off during that time even if their bills are higher. Eligible senior citizens participating in Winter Protection are not required to make specific monthly payments between November 1 and March 31, but are encouraged to do so to avoid higher bills when the protection period ends. At the end of the protection period, both low-income and senior citizens taking part in the plan must pay

off any money owed in installments between April and November in addition to the current bill.

The <u>procedures for Winter Protection Plan shutoff or termination of service</u> can be found in the Michigan Public Service Commission's Consumer Standards and Billing Practices for Electric and Gas Residential Service, Part 6. Rule 74

(http://www.state.mi.us/orr/emi/admincode.asp?AdminCode=Single&Admin_N um=46002101&Dpt=Cl&RngHigh=).

To apply for the Winter Protection Program, contact your natural gas or electric utility company.

Earned Income Credit

The Earned Income Credit (EIC) is a special tax benefit for people who work full- or part-time. Those who qualify will owe less in taxes and may get a refund. Even a person who does not generally owe income tax may get a credit, but must file a tax return to do so. Apply for an Earned Income Credit with the U.S. Department of Treasury, Internal Revenue Service (IRS) by filling out Form 1040 or 1040A and attach the EIC when completing Federal Income tax returns. For details, check IRS tax forms for the Earned Income Credit.

Application forms can be requested from the IRS at 1-800-829-1040 or through its website at www.irs.gov.

Home Heating Credit

Qualified persons may receive a credit to help pay winter heating bills. Apply for a Home Heating Credit if you have a low-income, are receiving public assistance, or are receiving unemployment compensation. Eligible customers must meet guidelines based on household income, exemptions, and heating costs.

The application form (MI-1040CR-7) can be requested from the Michigan Department of Treasury at 1.800.827.4000, or through its website at www.michigan.gov/treasury.

State Emergency Relief Program

This program may help low-income households pay part of their heating or electric bills and may help keep their utilities in service or have service restored. Anyone can apply for help. The program is available year-round.

Call your local Department of Human Services office for information.

Protection for Customers on Active Duty

Utility customers or their spouses called to full-time active duty by the President or the Governor during a time of declared national or state emergency or war may apply for shut-off protection for electric or natural gas service for up to 90 days. These customers may reapply for extensions. The utility company may request verification of active duty status. Customers will still be responsible to pay for all services used during the time of protection.

Contact your utility company for details.

Other Assistance Options

There are other organizations that can, at times, provide emergency energy bill payment assistance. The Heat and Warmth Fund (T.H.A.W.) provides bill payment assistance to low-income residents in 65 Michigan counties — including the Upper Peninsula. THAW's toll-free referral number is 1-800-866-THAW (8429). The Salvation Army may also be able to provide emergency assistance. Check your telephone book for the nearest center.

Programs to Reduce Energy Use

Using less energy in the home will lower utility bills. Local Michigan Community Action Agencies may help with caulking and insulation, if specific low-income guidelines are met. Check your telephone book or the MCAAA directory at http://www.mcaaa.org/directory/directory.htm to locate the Community Action Agency in your area.

6. How can I take control over the amount of energy I use?

By taking a number of no-cost and low-cost measures, you can reduce the amount of your energy usage and save money in the process. Check out the U.S. Department of Energy's brochure Saving Energy Tips at http://www.eere.energy.gov/consumer/tips/.

7. Can a customer avoid disconnection due to a medical illness?

A utility can postpone the shutoff of service for 21 days at a time. The customer needs to produce a physician's certificate or notice from a public health or a social services official stating that the shutoff of service will aggravate an existing medical emergency with a permanent resident of the premises. This temporary hold will not exceed 63 continuous days in one billing year. Contact your utility company for details.

The rules on Medical Emergency shut off can be found in the Michigan Public Service Commission's <u>Consumer Standards and Billing Practices for Electric and Gas Residential Service</u>, Part 5, Rule 53 at

http://www.state.mi.us/orr/emi/admincode.asp?AdminCode=Single&Admin_N um=46002101&Dpt=CI&RngHigh=.

8. Am I required to give my Social Security Number when applying for new service?

A utility shall not require a customer or applicant who has prior utility service history with any electric or gas provider in Michigan or elsewhere during the previous 6 years to provide the utility with his or her social security number as a condition of obtaining or continuing a utility service. However, a utility may ask for a picture identification and a copy of the birth certificate which is normally done in person.

9. My natural gas service was switched to another company without my authorization, what should I do?

It is a violation of Michigan law for a natural gas company to switch your service without your authorization, otherwise known as "slamming". If your natural gas service is slammed, file an informal complaint with the Michigan Public Service Commission. If the investigation shows that you were not switched due to a clerical error, you can file a formal complaint with the Commission (i.e., request a hearing). The penalties associated with slamming can be found at

http://www.legislature.mi.gov/(umdhium2ceupmwnd0sos2t55)/documents/2001-2002/publicact/pdf/2002-pa-0634.pdf.

Electric

1. Why are there so many electric outages?

Catastrophic storms (severe weather), weather (lightning, heavy ice, strong wind), trees (in and out of right-of-way), equipment failure, public interference (dig ins, car crashes, vandalism, third party contact), animals (raccoons, squirrels, birds) and scheduled maintenance are known causes of electric outages.

2. What are the rules that apply to electric restoration if a customer is waiting to be restored due to storm outages?

The rules for restoration of electric service can be found in the <u>Service Quality and Reliability Standards for Electric Distribution Systems</u> at http://www.state.mi.us/orr/emi/admincode.asp?AdminCode=Single&Admin_Num=46000701&Dpt=LG&RngHigh=.

Rule 44 describes the penalty for failure to restore service after an interruption due to catastrophic conditions: "Unless an electric utility requests a waiver pursuant to part 5 of these rules, an electric utility that fails to restore service to a customer within 120 hours after an interruption that occurred during the course of catastrophic conditions shall provide to any affected customer that notifies the utility of the interruption with a bill credit on the customer's next bill. The amount of the credit provided to a residential customer shall be the greater of \$25.00 or the customer's monthly customer charge. The amount of the credit provided to any other distribution customer shall be the customer's minimum bill prorated on a daily basis."

3. What are the rules that apply to electric restoration if a customer is shut off for non-payment?

After a utility has shutoff service, it shall restore service promptly upon the customer's request when the cause has been cured or credit arrangements satisfactory to the utility have been made. Except for reasons beyond its control, the utility shall restore service not later than the first working day after the customer's request. The utility may assess the customer a charge, including reasonable costs, for restoring services and relocating the customer's meter as specified in the utility's approved schedule of rates and tariffs.

4. Can the utility company estimate my bill?

Utility companies are allowed to estimate a bill every other month. However, an estimated bill has to be clearly identified. Utilities may also estimate bills

due to weather conditions, inaccessible meter (in the house, locked gate, dog in yard) meter locations, emergencies, work stoppage, or any other circumstances beyond the control of the utility company.

5. What are the guidelines for tree trimming?

Utilities are required to trim trees due to improve safety, efficiency, and reliability. The Michigan Public Service Commission (MPSC) and the National Electrical Safety Code (NESC) requires your utility company to trim trees that may interfere with overhead utility lines. (Untrimmed trees can result in outages, damages, injuries, and even deaths if not appropriately maintained). Michigan law states that a utility can gain what is known as a prescriptive easement. This means that the utility can gain access to power lines on private property without prior consent from the property owner. After a routine tree trimming job, the smaller pieces of debris may be turned into mulch, while the much larger pieces will be cut and left for the property owner to dispose of. The stumps are removed and then are cut as close to the ground as possible.

6. Does The MPSC regulate damages that occurred during storms and outages?

The MPSC does not have jurisdiction over damage claims. This problem would need to be settled between the utility company, the customer, and possibly the customer's insurance company.

7. Can a customer avoid disconnection due to a medical illness?

A utility can postpone the shutoff of service for 21 days at a time. The customer needs to produce a physician's certificate or notice from a public health or a social services official stating that the shutoff of service will aggravate an existing medical emergency with a permanent resident of the premises. This temporary hold will not exceed 63 continuous days in one billing year. Contact your utility company for details.

8. Am I required to give my Social Security Number when applying for new service?

A utility shall not require a customer or applicant who has prior utility service history with any electric or gas provider in Michigan or elsewhere during the previous 6 years to provide the utility with his or her social security number as a condition of obtaining or continuing a utility service. However, a utility may ask for a picture identification and a copy of the birth certificate which is normally done in person.

9. What can I do if the company will not make payment arrangements?

Utility companies are not obligated to make payment arrangements (for example, if the customer has defaulted on a previous payment arrangement). However, utility companies rarely deny a payment arrangement. If you are denied a payment arrangement, you always have the option of locating agencies (for example, the Department of Human Services, Salvation Army, etc.) for assistance.

Telephone

1. The telephone company is telling me I am responsible for a bill someone else put in my name. What can I do?

File a police report. Request a fraud packet from your company. You will have to prove it was not your service. If you have any problems, contact the Michigan Public Service Commission's (MPSC's) Service Quality Division for assistance.

2. I have repair issues with my basic local telephone service and the company isn't fixing the problem. What should I do?

Contact the MPSC's Service Quality Division for assistance.

3. I am trying to switch to another telephone company and one of the company's is blocking the switch. What can I do?

Companies are not allowed to "block" switches from one company to another. Contact the MPSC's Service Quality Division and file a complaint. They will assist you in getting a conversion completed.

4. I am trying to switch to another telephone company and my old company says I can't have my same phone number. Is this true?

In some instances that may be true. It depends on which company you are switching from and to. If you find yourself in this situation, contact the MPSC's Service Quality Division and they can verify this for you.

5. When can I expect a refund of a service deposit from the telephone company?

Qualification for refund varies by company. Usually it takes 1-2 billing cycles once you qualify for the return of a deposit. The amount of time it takes will also depend on whether the return is in the form of a refund check or applied to a current or final bill.

6. My phone does not work but the company says it is working at the NID (network interface device). What should I do?

If there is no dial tone in your home, plug your phone into the NID (usually found on the side of your house inside a plastic housing). Are you getting dial tone now?

If <u>yes</u>, the problem is with defective inside wiring and/or phone jacks. This is the customer's or landlord's (depending on your lease agreement)

responsibility to fix. If you have a maintenance plan for inside wiring and phone jacks, then the telephone company should do the repairs at no charge. Either your local telephone company or an electrical contractor can make the necessary repairs.

If <u>no</u>, there is a problem with the telephone network. Report this outage to your local telephone company.

Once the telephone network is fixed, you should get dialtone in your home. If you still don't have dialtone in your home, recheck for dialtone at the NID.

7. I am a business owner who lost potential customers and/or business, due to very poor telephone service or no service at all. Can I be compensated and how?

You can seek damages or compensation by filing a small claim suit, a civil suit and/or, in certain circumstances, a formal complaint with the MPSC.

If you file a formal complaint with the MPSC, you must show or explain in writing how the lack of good working telephone service is covered under the Michigan Telecommunications Act and has caused a loss of customers or business.

8. I am a business owner who lost potential customers and/or business, because the telephone company did not publish or messed up my yellow pages. Can I be compensated and how?

Review your contract and/or talk to your Yellow Pages representative for the terms of your contract. You may be able to seek damages or compensation by filing a small claim suit or a civil suit against the local telephone company. Because Yellow Pages advertisements are not regulated, you cannot file a formal complaint with the MPSC, although you could file an inquiry to at least get a response from the telephone company. However, the MPSC cannot take any formal action on such a matter.

9. If I have a complaint that the MPSC can't resolve, where can I go for assistance?

Depending on the nature of your telecommunications problem, you may want to contact the following agencies for assistance:

- <u>Federal Communications Commission</u> at 1-888-225-5322 or http://www.fcc.gov/cgb/complaints.html.
- <u>Federal Trade Commission</u> at 1-877-382-4357 or https://rn.ftc.gov/pls/dod/wsolcq\$.startup?Z_ORG_CODE=PU01

- Michigan Attorney General's Office, Consumer Protection Division, at (517)373-1140 or 1-877-765-8388 or at http://www.michigan.gov/ag/0,1607,7-164-17331---,00.html.
- Your state or federal elected officials

You may also file suit in small claims court and/or file a civil lawsuit.

10. When can the telephone company block my toll service and/or calling features? If such services are blocked, what can I do about it?

Your local telephone company can block your long distance and local long distance service and/or your calling features (like caller ID or voicemail) for delinquent telephone service charges. Blocking of these services is not regulated by the Michigan Public Service Commission. The company is not required to give notice prior to the actual blocking.

To dispute or remove this block, you can:

- Complain to the company for an explanation and removal of the block
- Meet the company's credit standards

11. Why is my local company allowed to put charges from other companies on my local telephone bill?

The federal government, when implementing long distance competition, required any services that the company provides itself be provided to competitors (such as billing and collection). The Michigan Telecommunications Act, in Section 484.2401, states that the Commission shall not have authority over enhanced services. For these reasons telecommunications companies may bill for other companies.

12. How can I persuade another telephone company/provider to serve my area/residence?

A company cannot be forced to provide service to an area or customer. Companies have to determine themselves whether it is a business investment they want to undertake. There may be many ways to encourage companies to serve an area. One way is to demonstrate there are enough customers (local businesses, residential consumers, local governmental groups, etc.) willing to pay enough to make it a worthwhile business venture.

13. My son/daughter is in a Michigan correctional facility and I am not able to receive calls from him/her. What can I do?

Consistent with responsibilities to preserve the security and orderly management of correctional facilities, prevent the interdiction of drugs and other contraband, and protect the public, a telephone monitoring system was sought and implemented in 1991. Prisoner participation in fraudulent and illegal activities prompted the Legislature to enact MCL 91.270, putting in place the authority for the telephone monitoring system.

The goal of the inmate telephone contract is to provide a system that ensures protection of the public while at the same time, facilitates communication between inmates and their loved ones. The contracted telephone company provides all telephone equipment hardware, call monitoring and software for the prisoner telephone system at no cost to the State of Michigan or the taxpayers.

The Department of Management and Budget (DMB), Acquisition Services, negotiated the prisoner telephone contracts based on the needs and expectations set out by the Department of Corrections. All rates, surcharges, premise fees, terms and conditions are governed by these contracts. The current inmate telephone contract issued by DMB for the Department of Corrections (517-335-1426) is with Sprint.

Sprint may block collect calls to a customer who has unpaid telephone bills. The company will make an effort to contact the customer and attempt to work out other solutions, such as a pre-paid billing plan or second party billing arrangement. If the customer has chosen a local service provider that does not have a billing agreement with Sprint or third party billing entity, the call will be "unbillable" and the customer will have to set up special billing arrangements. The direct billing option is a third party billing provided by Sprint for inmate calls, which will appear as a separate detail listing on the person's bill. This option will prevent the calls from being blocked for not having a billing arrangement with Sprint. The larger companies (such as AT&T, and Verizon) have already signed these agreements with Sprint or third party billing agents. Customers using these providers will find a separate listing for inmate collect calls from Sprint when they receive their monthly bill. Sprint uses Correctional Billing Service to handle the day-to-day functions of inmate calls. Correctional Billing Service may be reached at (800)844-6500. At this time, Correctional Billing is the company that has to make the necessary arrangements for those outside to receive calls from inmates.

There are several agencies that work on Prison Telephone Reform. You may want to contact these agencies for additional information on actions you can take to reform the system:

MI-CURE

Kay Perry PO Box 2736 Kalamazoo, MI 49003-2736 269-383-0028 kayperry@aol.com

American Friends Service Committee

Penny Ryder or Natalie Holbrook 1414 Hill St. Ann Arbor, MI 48104

Ann Arbor, MI 48104 ph: 734-761-8283

email: pryder@afsc.org or nholbrook@afsc.org

You may also want to review the Campaign to Promote Equitable Telephone Charges' website at http://www.etccampaign.com/.

14. My son/daughter is in a Michigan correctional facility and my calls from him/her are charged at very high rates. This seems unfair. What can I do?

There are several agencies that work on Prison Telephone Reform. You may want to contact these agencies for additional information on actions you can take to reform the system:

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You may also want to review the Campaign to Promote Equitable Telephone Charges' website at http://www.etccampaign.com/.

15. My business information is not printed correctly in the yellow pages. What can I do?

The MPSC does not regulate yellow pages. You can call your yellow book representative or the publisher of the yellow page book to try to resolve the problem.

16.I haven't received my telephone book this year. How can I get one?

Call your local phone provider and request a new telephone book. Section 309 of the Michigan Telecommunications Act states:

"Sec. 309. (1) A provider of basic local exchange service shall provide to each customer local directory assistance and, at no additional charge to the customer, an annual printed telephone directory."

17. What can I do if the telephone company does not honor the terms and conditions of a service contract?

Contractual issues are not regulated in the state of Michigan. Refer to your contract for procedures for bringing suit concerning contractual disputes. For questions about Michigan law you can contact the Michigan Attorney General's office toll free at 877-765-8388 or at www.michigan.gov/ag.

18. Who is responsible for the inside wiring and phone jacks?

The telephone customer is responsible for inside wiring and phone jacks. Anything from the NID (Network Interface Device) back to the CO (Central Office) is the responsibility of the company. In rental situations, refer to your rental agreement for details concerning inside utility wiring.

19. How can I stop telemarketing calls?

O Put your name on the Federal Do Not Call List. To register by phone, call 1-888-382-1222 (TTY 1-866-290-4236) from the phone number you want to put on the registry. When you sign up with the Federal Do Not Call List, you are automatically placed on Michigan's Do Not Call list. You can file a complaint regarding a telemarketer with the Michigan Attorney General at 1-877-765-8388 or at http://www.michigan.gov/ag/0,1607,7-164-17331-74753--,00.html and the Federal Trade Commission at 1-888-225-5322 or

- at https://www.donotcall.gov/Complain/ComplainCheck.aspx. You can confirm that your number is on the Federal Do Not Call List by going to https://www.donotcall.gov/confirm/Conf.aspx.
- Some companies are allowed to call customers, even if they have registered on the Do Not Call List. Go to the <u>Michigan Do No Call</u> website at <u>http://www.michigan.gov/donotcall</u> to make sure that the companies that are calling you are not exempt from the Do Not Call List laws.
- When a telemarketer calls, request that the caller put your name on their Do Not Call List. Ask the telemarketer to send you a letter of verification that this has been done.
- o If you do not have caller id, you can use *69 to try to get the phone number of the caller. If you can identify the telephone number, and your name is on the Do Not Call List, you can file a complaint with the <u>Michigan Attorney General</u> at 1-877-765-8388 or at http://www.michigan.gov/ag/0,1607,7-164-17331-74753--,00.html and the Federal Trade Commission at 1-888-225-5322 or at https://www.donotcall.gov/Complain/ComplainCheck.aspx.
- Many numbers may not be available through *69 and caller ID. Please note that there is usually a charge to dial *69 and you are charged even if a telephone number is not available. (Unfortunately, sometimes it is not possible to identify the telephone number, and thus, the company that is calling you).
- Another option is to subscribe to a call screening service from your local telephone company, if available. These services work with caller ID to block unidentified calls from reaching you.
- If the company is calling continuously (every day, several times per day), ask your local company if they will assist you in identifying the phone number of the caller that is harassing you.
- Read the MPSC's <u>Telemarketing Consumer Alert</u> (http://www.cis.state.mi.us/mpsc/execsec/alerts/telemark.htm), which provides additional information on controlling telemarketing sales in the home.
- o If a minor is receiving telemarketing calls or text messages for adult products on a cellular telephone, you may be eligible to register that number with the **Protect MI Child Registry**. Numbers protected by the Protect MI Child Registry may not be sent messages regarding alcohol, tobacco, pornography, gambling or firearms. Please visit the Registry website at www.michigan.gov/protectmichild or call 1-888-NOT-LIST for

more information. A Consumer Alert is also available under "Consumer Information" at the MPSC website, www.michigan.gov/mpsc.

- **20.** I am on the Do Not Call List and I still get calls from telemarketers. What can I do about this?
 - Confirm that your number is on the <u>Federal Do Not Call List</u> by going to https://www.donotcall.gov/confirm/Conf.aspx.
 - Go to the <u>Michigan Do No Call</u> website at <u>http://www.michigan.gov/donotcall</u> to make sure the companies that are calling you are not exempt from the Do Not Call List laws.
 - o File complaints with the Michigan Attorney General at 1-877-765-8388 or at http://www.michigan.gov/ag/0,1607,7-164-17331-74753--,00.html and the Federal Trade Commission at 1-888-225-5322 or at https://www.donotcall.gov/Complain/ComplainCheck.aspx whenever you have the phone number or name of a company that calls your home.
 - o If the company is calling continuously (every day, several times per day), ask your local company if they will assist you in identifying the phone number of the caller that is harassing you. (Michigan Compiled Law 484.125). Some telephone companies have an Annoyance Call Bureau to help customers in these situations.
 - o Unfortunately, sometimes it is not possible to identify the telephone number, and thus, the company that is calling you.

21.I am receiving harassing telephone calls. What can I do?

- If you know the telephone number of the person that is harassing you, file a police report.
- Contact your local telephone company and ask if they will assist you in identifying the phone number of the caller that is harassing you.
 Generally, the telephone company will only do this if you agree to prosecute the caller.

22. What can I do about a telephone company representative or employee who was rude, abusive and/or unprofessional?

Note the time, date, employee's name or id number and the telephone number that you called. Write a letter to the telephone company with this information and, in detail, describe what happened.

23. Does the telephone company have to give me a payment arrangement?

No. The Michigan Public Service Commission does not regulate payment arrangements. It is up to the company whether they offer a customer a payment arrangement or not.

If you cannot pay your bill by the due date, call the company and ask for a payment arrangement. Once the arrangements are made, make sure that you keep them. If you keep the arrangements, it is more likely the company will give you a payment arrangement next time you need one.

24. I've got charges on my bill that I never authorized. How can I get these charges off of my bill and get these companies to stop doing this to people?

When a company puts unauthorized charges on your telephone bill, it is called "cramming". Cramming is a violation of the Michigan Telecommunications Act.

If the unauthorized charges were for services from your local telephone company, call your local telephone company, advise them that the charges were not authorized and request that they cancel the service and credit your bill. If you wish to pursue the matter, you have the option to file an informal or formal (request a hearing) cramming complaint with the Michigan Public Service Commission.

If the unauthorized charges were billed by the local company for another company, call the company that placed the charges on your bill and advise them that the charges were not authorized and request that they cancel and credit the service. Call your local company, advise them that the charges were unauthorized and ask them to recourse, or return, the charges to the unauthorized company. If you wish to pursue the matter, you have the option to file a cramming complaint with the Office of the Michigan Attorney General at 1-877-765-8388 or at http://www.michigan.gov/ag/0,1607,7-164-17331-74753--,00.html and the Federal Communications Commission at 1-888-225-5322 or at http://www.fcc.gov/cgb/complaints.html. You can also file a fraudulent charges complaint with the Federal Trade Commission at 1-877-382-4357 or https://rn.ftc.gov/pls/dod/wsolcq\$.startup?Z ORG CODE=PU01.

Ask your local company for a third party billing block.

25. My telephone service was switched to another carrier without my authorization. What can I do?

When a company switches your telephone service without your authorization, it is called "slamming". Slamming is a violation of the Michigan Telecommunications Act.

Call your company of choice and advise them that this happened. (If your local service was switched, call your local company. If your long distance was switched, call your long distance company). Tell them that you want your service back with them and ask them the best way to do that. If you do not know who slammed your service, ask your local telephone company if they can identify the slammer.

If the local company is able to identify the slammer, call the slamming company and ask them why they switched your service. Do not cancel the unauthorized service until you are switched back to your provider of choice because you could completely lose your (local or long distance) telephone service if you cancel the service prior to being switched back. Tell the slamming company that you want all charges credited and that you want to see a copy of the documentation that authorized the switch. The company is required to credit the first 30 days of charges and should provide a copy of the documentation authorizing the switch. If the company cannot provide documentation that the switch was authorized, you may file an informal or formal slamming complaint with the Michigan Public Service Commission.

You can verify which company you have for local toll service by dialing 1-area code -700-4141, and which company you have for long distance service by dialing 1-700-555-4141 or by dialing "0".

26. The telephone company telemarketer quoted me one price but when I received my first bill, they are billing me at a higher rate. What can I do?

Call the company that is charging you the higher rate and ask them why they are billing you at a higher rate than you were quoted. If this was not a billing error, and you feel that you were misled about the rate to get you to purchase the service, you have the option to file an informal or formal complaint with the Michigan Public Service Commission regarding false, misleading and deceptive charges.

27. What are all these fees and taxes on my telephone bill?

Interstate and intrastate access charges

Interstate (federal) and intrastate (state) access charges go towards paying for your local loop (the telephone wire from the local telephone company's central office to your home or business). Access charges go by many names, such as subscriber line charges, network access charges, customer line

charges, interstate/intrastate access charges, etc. These are not government taxes; these funds stay with the respective telephone company.

The Michigan Telecommunications Act (MTA) (PA 179 as amended in 2000), eliminated the state access charge for Verizon and AT&T Midwest. Both companies, however, challenged this in court. AT&T Midwest settled and an agreement was made that they would charge customers \$.50 less than the state access charge they were billing at that time (or \$2.78 = \$3.28 - \$.50). In Verizon's case, the state (intrastate) access charge was reduced from \$3.50 to \$3.25. The MTA did not eliminate the state access charge for the independent companies and resellers of local service. Recently these telephone companies have charged \$3.50 for the state access charge and \$6.50 for the federal access charge.

The Michigan Telecommunications Act (MTA or PA 179 of 1991) was rewritten in 2005. Significant amendments to the MTA are contained in PA 235 of 2005.

Section 310a of the new MTA states:

Sec. 310a. (1) After June 1, 2007, all providers of telecommunication services in this state shall not charge, assess, or impose on end-users an intrastate subscriber line charge or end-user line charge.

(2) If a provider is charging, assessing, or imposing an intrastate subscriber line charge or end-user line charge on July 1, 2005, the provider may no later than June 1, 2007 file with the commission under section 304(2)(d) notice of an increase in the primary basic local exchange rate in an amount not to exceed the provider's intrastate subscriber line charge or end-user line charge in effect on July 1, 2005.

Universal Service Fund (USF) Charge

Because telephones provide a vital link to emergency services, to government services and to surrounding communities, it has been our nation's policy to promote telephone service to all households since this service began in the 1930s. The USF helps to make phone service affordable and available to all Americans, including consumers with low incomes, those living in areas where the costs of providing telephone service is high, schools and libraries and rural health care providers. Congress has mandated that all telephone companies (local, long distance and wireless) providing interstate service must contribute to the USF. Although not required to do so by the government, many carriers choose to pass their contribution costs on to their customers in the form of a line item, often called the "Federal Universal Service Fee" or "Universal Connectivity Fee".

Local Number Portability Charge

Under the terms of the 1996 Federal Telecommunications Act and according to the Federal Communications Commission planning schedule, local number portability was required to be available in the country's top 100 metropolitan areas by the end of 1998. Local number portability enables customers to keep their phone numbers when they change local service providers. The Local Number Portability surcharge was authorized under the law as a means for the costs to be recouped over a period of five (5) years.

Effective November 24, 2003, the Federal Communications Commission mandate requiring wireless number portability went into effect. Wireless number portability allows end users to keep their existing number when changing either wireless or wireline service providers.

911 Charges

This charge is imposed by local governments to help pay for emergency services such as fire and rescue. If you have two 911 or emergency services charges on your bill, one of the charges goes to your county and one of the charges goes to the telephone company for handling the 911 billing.

Zone Charge

Some companies assess customers a zone charge if they live outside of the "base rate" exchange area.

State Taxes

State taxes in Michigan are 6%. Contact the Michigan Department of Treasury for an explanation of what charges on your bill are subject to the 6% tax.

Federal Taxes

Federal tax is 3%. Contact the Federal Internal Revenue Service (IRS) for an explanation of what charges on your bill are subject to the 3% tax.

Other Surcharges and Regulatory Fees

Oftentimes local telephone companies place numerous other fees and surcharges on customer bills that are not regulated by the Michigan Public Service Commission. For example, some companies charge for providing customer with a paper telephone bill (instead of a copy on the computer), miscellaneous "regulatory fees", "carrier line charges", etc. These are fees the telephone company chooses to place on your bill. If you do not want to

pay these fees, you will need to select a different carrier. Contact the Michigan Public Service Commission if you have questions about the legitimacy of any of the fees or surcharges on your bill.

28. I've been paying a local portability charge for five years and now my local company is saying they can't port my number to my new VoIP (Voice over Internet Protocol) carrier. Why can't they port my number?

VoIP carriers are not regulated by the MPSC. Local interconnection agreements are required between the local telephone company and the VoIP carrier in order to port your existing phone number. In most cases for this to occur, VoIP carriers use other competitive local exchange carriers to obtain local number portability.

29. I don't have long distance service on my phone but the company is charging me federal (interstate) and state (intrastate) access charges. Is this legal?

Yes. Federal (interstate) and state (intrastate) access charges go towards paying for your local loop (the telephone wire from the local telephone company's central office to your home or business).

30. I signed up with a new company and paid for telephone service. I don't have dial tone but the telephone company says that they have done all they have to do. How can they get away with this?

The local telephone company is responsible for getting dial tone to the Network Interface Device.

If you live in a house, the NID is normally located on the outside of your house and appears as a small gray plastic box. One side of the box should be marked "customer". If you live in an apartment, the NID may be located in the basement or "common area" of your apartment building(s) and will appear as a box on the wall with many telephone wires going into it. Ideally, your telephone wire is clearly marked with your apartment number. You may need to ask the apartment manager or maintenance person for access to this area.

In order to determine whether the company has brought dial tone to the NID, you can take a phone (preferably not a portable phone or you will need an electrical outlet to plug the phone into) and plug the phone into the customer side of the NID. If you have dial tone at the NID, the company is fulfilling its responsibility and it is your responsibility (or the landlord's) to fix the phone. If you do not have dial tone at the NID, the problem is on the telephone

company's side and you should make an appointment for them to fix the phone.

If the problem appears to be on the company side of the NID and they fail to remedy the situation, you have the option of filing an informal or formal complaint with the MPSC.

31. I live next to a person whose ham radio/cb interferes with my telephone service and/or my television. What can I do about that?

First contact your local telephone company and ask if they can help reduce the interference on your telephone line.

If the telephone company is not able to eliminate the interference on your line, file a written complaint with the Federal Communications Commission at:

Federal Communications Commission Consumer & Governmental Affairs Bureau Consumer Complaints 445 12th Street, SW Washington, D.C. 20554

The Federal Communications Commission (FCC) can also be contacted by telephone at 1-888-CALL-FCC or via the Internet at www.fcc.gov/. The FCC can advise you on the options that are available to address this issue.

32. My neighbor has a choice of about 15 telephone companies and I only have one? Why don't I have more companies to choose from?

It is a company's business decision whether to offer telephone service in an area or not. The Michigan Public Service Commission cannot force a company to offer service in an area that they don't want to serve.

The CLECs have tended to focus their business in the AT&T Midwest service territory rather than in some of the less populated areas of the state because the AT&T Midwest service territory offers approximately 85% of the customers in the state. Set up, contracts, investments in facilities, etc. contribute to a significant portion of the CLECs' costs for establishing service in a particular area. The CLECs are unlikely to invest in a completely different set up and procedure for a small potential of the state's customers until they have saturated the area in which they have already invested.

In addition, the CLECs have to pay the incumbent local exchange carrier (ILEC) for access to its telephone equipment. The ILEC's costs will sometimes exceed the average national costs a CLEC is offering service to

its customers across the country. If they offered that same rate to ILEC customers, they could lose money.

A few competitive local exchange carriers (CLECs) have started to offer service in some service areas outside of the AT&T Midwest territory. The CLECs who have been approved to serve in the various exchange areas in Michigan are listed on our web page: Michigan CLECs by county (http://www.dleg.state.mi.us/mpsc/comm/clec/cleclist.pdf). This is a list of all the CLECs who have been approved to provide service in Michigan. The list indicates which CLECs plan on serving which areas of the state. Although a company has been approved to operate in your county, that does not mean they are actually offering service in your county.

In addition to CLECs there are now wireless providers who are competing with local companies in most areas of the state. Currently, you should be able to keep your telephone number and switch to a cellular company If they have an interconnection agreement.

Check the industry provided map showing the exchange service areas and which companies claim to serve in those areas. The map can be found at: http://telecommich.org/maps/?PHPSESSID=8ac57dc52df9cef516cc91eb4ae29ae3%20.

33. How can I persuade another telephone company/provider to service my area/residence?

You might try convincing the company that it is in their best interest to offer service in your area. If you feel there is enough interest in your community, you may be able to convince a competitor to enter the market in your area through strong encouragement from the Chamber of Commerce, local governmental groups, etc.

34. I am receiving unsolicited faxes. How can I stop this?

If you have the company's telephone number, call the company that is sending you the faxes and ask them to stop. If the fax did not have a telephone number but had a fax number, fax the company a request to stop sending the faxes.

The Michigan Public Service Commission does not have authority over unwanted faxes. Michigan law MCL 445.1771 (http://www.michiganlegislature.org/printDocument.asp?version=txt&objName=mcl-Act-48-of-1990) prohibits transmission of unsolicited fax advertisements. This law falls under the jurisdiction of the Michigan Attorney General. You may file a complaint regarding this issue with the Michigan Attorney General's

Office at 1-877-765-8388 or at http://www.michigan.gov/ag/0,1607,7-164-17331---,00.html.

The Federal Communications Commission's (FCC's) Telephone Consumer Protection Act (http://hraunfoss.fcc.gov/edocs_public/attachmatch/FCC-03-153A1.pdf) (See Appendix A -- Final Rules -- Page 131) prohibits unsolicited faxes at Section 64.1200 (a)(3). You may file a complaint with the Federal Communications Commission at 1-888-225-5322 or at http://www.fcc.gov/cgb/complaints.html.

If a number accessible to a minor is receiving fax messages for adult products, you may be eligible to register that number with the **Protect MI Child Registry**. Numbers protected by the Protect MI Child Registry may not be sent messages regarding alcohol, tobacco, pornography, gambling or firearms. Please visit the Registry website at www.michigan.gov/protectmichild or call 1-888-NOT-LIST for more information. A Consumer Alert is also available under "Consumer Information" at the MPSC website, www.michigan.gov/mpsc.

35. I was billed for international calls through the internet. How did this happen? Am I responsible for these charges?

There are a few ways that a customer can end up getting international call charges on their phone bill by calls placed by the modem in their computer. In some cases, the customer is surfing a website and clicks into a certain area. Sometimes the website will warn the customer if they go any further, they will be charged, other times the customer is not warned. The customer proceeds into an area and by clicking their mouse and initiates an executable program that 1) may turn down the volume on the computer's modem (so the customer doesn't realize another number is being dialed), 2) disconnects the customer from their local internet service provider and 3) places an international call through the modem. Once this call is connected, the customer will be charged international charges until the line is disconnected (usually by getting out of that site). Another way companies do this is by placing an executable program on the customer's computer hard drive which is not activated until some later time.

This is not the phone company doing this. This is some other company that has set up a website (usually pornography, travel, sports, gambling, etc.) that has a contract with the phone company to put the calls through.

Anyway, it IS possible for an international call to be placed by your computer's modem. Sometimes the consumer is warned and sometimes they are not. Unfortunately, many times these companies are in other countries, and therefore do not fall under U.S. jurisdiction.

If you are billed for international calls placed by a computer modem, contact your local telephone company and ask them to recourse (return) the charges back to the company charging you for the calls. Then file a complaint with the Michigan State Police in your area, the Federal Communications Commission at http://www.fcc.gov/cgb/complaints.html and the Federal Trade Commission at https://rn.ftc.gov/pls/dod/wsolcg\$.startup?Z ORG CODE=PU01.

36. Who do I contact and/or complain to about my cable TV service?

You can contact the following to file a complaint about your cable TV service:

- the local governmental authority which granted the operating franchise for your cable-tv company,
- the Michigan Cable Telecommunications Association at 517-482-2622, fax: 517-482-1819, website: www.michcable.org
- the <u>Federal Communications Commission</u> at 1-888-225-5322 or http://www.fcc.gov/cgb/complaints.html.